

Fill in this information to identify the case:

Debtor 1 KEVIN BERKAVICH, JR.

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 19-20380JCM

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: M & T BANK Court claim no. (if known): 12

Last 4 digits of any number you use to identify the debtor's account 5 2 7 3

Property Address: 706 RIDGESIDE PLACE
NORTH VERSAILLES PA 15137

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>718.73</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>718.73</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>718.73</u>

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$689.70

The next postpetition payment is due on

3 / 1 / 2024
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 KEVIN BERKAVICH, JR.
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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour
Signature

Date 02/02/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **KEVIN BERKAVICH, JR.**
Name

Case number (if known) **19-20380JCM**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
10/24/2019	1136529	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	718.73
				<u>718.73</u>

MORTGAGE REGULAR PAYMENT (Part 3)

03/25/2019	1112890	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	697.03
04/26/2019	1116183	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,032.19
05/24/2019	1119583	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	697.03
06/25/2019	1122980	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	697.99
07/29/2019	1126427	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	704.31
08/27/2019	1129895	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	704.58
09/24/2019	1133201	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	678.63
10/24/2019	1136529	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	608.14
11/25/2019	1139999	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	609.29
12/23/2019	1143381	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	609.29
01/28/2020	1146837	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	609.29
02/25/2020	1150362	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	609.29
03/23/2020	1153845	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	609.29
04/27/2020	1157305	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	609.29
05/26/2020	1160643	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	609.29
06/26/2020	1163781	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	319.31
09/28/2020	1173063	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	2,117.85
10/26/2020	1176152	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	609.29
11/24/2020	1179229	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	609.29
01/25/2021	1185146	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,209.73
02/22/2021	1188271	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	606.34
03/26/2021	1191550	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	606.34
04/26/2021	1194810	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	606.34
05/25/2021	1197943	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	606.34
06/25/2021	1201126	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	606.34
07/26/2021	1204327	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	606.34
08/26/2021	1207450	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	606.34
09/24/2021	1210568	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	606.34
10/25/2021	1213646	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	438.86
11/22/2021	1216682	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	791.24
12/23/2021	1219749	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	623.76
01/26/2022	1222818	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	623.76
02/23/2022	1225703	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	623.76
03/25/2022	1228656	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	623.76
04/26/2022	1231702	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	623.76
05/25/2022	1234743	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	623.76
06/27/2022	1237764	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	623.76
07/26/2022	1240709	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	623.76
08/24/2022	1243602	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	623.76
09/27/2022	1246467	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	623.76
10/25/2022	1249297	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	623.76
11/23/2022	1252071	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	631.35
12/22/2022	1254839	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	631.35
01/26/2023	1257574	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	631.35
02/23/2023	1260197	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	631.35
03/28/2023	1262960	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	631.35
04/25/2023	1265783	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	631.35
05/25/2023	1268634	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	631.35
06/26/2023	1271531	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	631.35
07/25/2023	1274303	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	631.35
08/25/2023	1277072	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	631.35
09/26/2023	1279825	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	631.35
10/25/2023	1282538	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	631.35
11/27/2023	1285219	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	689.70
12/21/2023	1287812	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	689.70
01/26/2024	1290487	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	689.70
				<u>37,537.88</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

KEVIN BERKAVICH, JR.
1428 GREENOCK BUENA VISTA DRIVE
MCKEESPORT, PA 15135

MATTHEW M BRENNAN ESQ
201 S HIGHLAND AVE STE 201
PITTSBURGH, PA 15206

M & T BANK
ATTN PAYMENT PROCESSING
POB 1288
BUFFALO, NY 14240-1288

M & T BANK
PO BOX 840
BUFFALO, NY 14240

MCCALLA RAYMER ET AL
NATL BANKRUPTCY DEPT**
1544 OLD ALABAMA RD**
ROSWELL, GA 30076-2102

2/2/24

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee